# Working and Your SSDI/SSI Benefits

Even though you are receiving disability benefits - Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) - you may also want to work, make your own way and be more productive.

But you may be understandably concerned that, with employment, your benefits and your overall income will be reduced.

The following information addresses typical questions about how work affects benefits.

# Can I Work and Still Get Benefits?

Under a system of work incentives, people with disabilities who are receiving SSI or SSDI can look for work, get a job and continue to receive benefits until they are able to support themselves.

These work incentives help remove barriers to work by providing a safety net so that beneficiaries can find the right job and succeed in the workplace.

# Who Can Tell Me More About Services?

Under North Carolina Vocational Rehabilitation Services, work incentives counselors are available in all 100 counties to answer your questions and help you make choices about working and benefits that are best for you.

# **Am I Eligible for These Services?**

Generally you are eligible if you want to work, are between the ages of 14 and 64, have a disability and receive either SSI or SSDI benefits. Our counselors can determine if you are eligible for services.



Carrie Scott's goal was to get off disability for good. One of our work incentives counselors told her about resources to assist her and helped her create a plan for achieving self-support The plan allowed her while continuing to receive benefits to buy a car for commuting to her new job in Charlotte. She has been able to move out of her parents' home and into her own apartment.

# What Are the Work Incentives?

Once you're in the program, the Social Security Administration offers a range of provisions that form a safety net while you explore your employment options.

Here are just a few ways your SSDI or SSI benefits are protected. *Note: The effect on your income varies with your individual circumstances and factors such as the amount you earn on the job.* 

- A **trial work period** allows *SSDI recipients* to test their ability to work for at least nine months while continuing to receive cash benefits.
- An extended period of eligibility allows SSDI benefits to be restarted without a new application if you must leave the workforce during the 36 months following the trial work period.
- **Continued payment** allows you to receive benefits while you apply for and complete a vocational rehabilitation, or similar, program.
- A student earned-income exclusion allows SSI recipients to continue to receive benefits while working
   — in order to gain job experience and going to school.

### What About Medical Benefits?

There are also provisions designed to allow continuing Medicare or Medicaid coverage while you work. Our counselors can provide more detail about these and other work incentives.

Counselors' names and phone numbers appear on the reverse. Give them a call. They're waiting to hear from you!



**North Carolina** 

# Work Incentives Counseling

North Carolina Vocational Rehabilitation Services 2801 Mail Service Center • Raleigh, NC 27699-2801 (919) 855-3588 • 1-800-689-9090 • TTY(919) 855-3579 Fax (919) 715-0616 • www.ncdhhs.gov/dvrs



# **Work Incentives Counseling Staff and Service Areas**

Wayne Howell, Program Coordinator • 919-855-3587 Mike Ellis, Office Assistant • 919-855-3529
Serving the following Counties: Alamance, Anson, Ashe, Bladen, Davidson, Davie, Gaston, Guilford, Hoke, Montgomery, Moore, Richmond, Rowan Sampson, Scotland, Stanly, Union

# Charlotte • Lisa Oakley • 704- 568-8804 Serving the following county: Mecklenburg

# Brenda Lowe • (336) 887-2686

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# State Office Barbara Wilder • (919) 855-3581

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# Life Plan Trust • Amy Uphamc (803) 348-0123; Toll Free 1-800-711-3256

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Local Offices • North Carolina Vocational Rehabilitation Services			
Albemarle	1-877-699-7579	Hickory	1-877-699-7580
Asheville	1-877-832-3832	Jacksonville	1-877-858-8471
Boone	1-888-521-5054	Lexington	1-877-727-4508
Burlington	1-800-570-7668	Lumberton	1-888-231-8259
Chapel Hill	1-888-359-3695	Morganton	1-877-472-2729
Charlotte	1-888-521-5484	New Bern	1-877-858-8470
Dunn	1-888-877-8745	Pinehurst	1.888-445-9218
Durham	1-888-666-4916	Raleigh	1-888-479-6095
Elizabeth City	1-877-699-7576	Rocky Mount	1-877-699-7573
Fayetteville	1-888-258-1473	Salisbury	1-866-760-8282
Forest City	1-877-282-0760	Sylva	1-877-282-0753
Gastonia	1-877-282-0757	Washington	1 -877-242-61 77
Goldsboro	1-877-858-8465	Whiteville	1-877-699-7575
Greensboro	1-877-727-4506	Wilmington	1-877-832-3831
Greenville	1-877-858-8461	Wilson	1-877-832-3837
Henderson	1-800-495-8220	Winston-Salem	1-877-699-7578